



**United States
Fish & Wildlife Service**

Memorandum

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Date

10/22/2004

From

AD - Budg, Planning & Hum Res

Subject

New Option Under the Federal Employee's Health Benefits Program

The Office of Personnel Management has announced a new health care option that will, depending on your own health care and financial priorities, give you additional opportunities to save and better manage your hard-earned dollars. Eighteen High Deductible Health Plans (HDHP) will be offered by the Federal Employees Health Benefits (FEHB) Program in 2005. These health plans, together with a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA) provide a tax-advantaged savings vehicle for the purpose of paying for your medical expenses.

To learn more about HDHPs, visit OPM's new web site, <http://www.opm.gov/hsa>. You will find basic information on HSAs, HRAs, and a chart comparing their features. Additional information will be provided in conjunction with the FEHB Open Season, November 8 through December 13, 2004, in the 2005 Guide to FEHB Plans, and in the individual HDHP brochures.

Our mission is, working with others, to conserve, protect and enhance fish, wildlife, and plants and their habitats for the continuing benefit of the American people.